

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:
RAINEE S. KIRKLAND,
Debtor(s).)
) Case No. 19-23268-CMB
)
) Chapter 13
) Related to Doc. No. 74
X

ORDER OF COURT
(Check Boxes That Apply)

Confirming Plan on Final Basis Chapter 13 Plan dated:

Authorizing Distributions Under Plan Amended Chapter 13 dated:
On Interim Basis Solely as Adequate 4/5/24
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,300 effective 10/19.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:

A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,340, beginning 6/24. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.

- B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

- Freedom Mortgage CL. #21

K. Additional Terms and Conditions:

- Peoples Natural Gas to be paid priority administrative claim per default order 11/12/20 doc 44.
- Attorney fees based on retainer of \$1,335 paid to no look with additional fees to be sought by fee application.
- *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine

the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

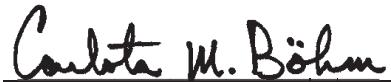
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: May 29, 2024


Carlota M. Böhm
Carlota M. Böhm, Judge ^{jah}
United States Bankruptcy Court

cc: All Parties in Interest to be served by Clerk

FILED
5/29/24 11:50 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Rainee S. Kirkland
Debtor

Case No. 19-23268-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: May 29, 2024

User: auto
Form ID: pdf900

Page 1 of 7
Total Noticed: 102

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:

Recip ID	Recipient Name and Address
db	+ Rainee S. Kirkland, 112 Harden Avenue, Duquesne, PA 15110-1412
15107416	+ City Co Federal Credit Union, 220 Grant St, Pittsburgh, PA 15219-2123
15107443	+ Patenaude & Felix, 501 Corporate Dr., Southpointe- Suite 205, Canonsburg, PA 15317-8584
15145975	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15108375	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 30 2024 00:08:05	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: ECMCBKNotices@ecmc.org	May 29 2024 23:56:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 00:08:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 29 2024 23:56:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	May 29 2024 23:46:39	Roundpoint Mortgage Servicing Corporation, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15107395	+ Email/Text: bncnotifications@pheaa.org	May 29 2024 23:56:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
15146893	Email/Text: ally@ebn.phinsolutions.com	May 29 2024 23:56:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15107397	+ Email/Text: ally@ebn.phinsolutions.com	May 29 2024 23:56:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15107398	+ Email/Text: ally@ebn.phinsolutions.com	May 29 2024 23:56:00	Ally Financial, 200 Renaissance Center #Bo, Detroit, MI 48243-1300
15107396	+ Email/Text: ally@ebn.phinsolutions.com	May 29 2024 23:56:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15133083	Email/PDF: bncnotices@becket-lee.com	May 30 2024 00:08:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15107400	+ Email/PDF: bncnotices@becket-lee.com	May 30 2024 00:08:27	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15107399	+ Email/PDF: bncnotices@becket-lee.com	May 30 2024 00:08:52	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15107401	+ Email/Text: creditcardbkcorrespondence@bofa.com		

District/off: 0315-2

User: auto

Page 2 of 7

Date Rcvd: May 29, 2024

Form ID: pdf900

Total Noticed: 102

15107402	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 29 2024 23:56:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15127685	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 29 2024 23:56:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15107408	Email/Text: bankruptcy@cavps.com	May 29 2024 23:56:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15107424	Email/Text: correspondence@credit-control.com	May 29 2024 23:57:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
15107404	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 29 2024 23:56:00	Credit Control, PO Box 31179, Tampa, FL 33631-3179
15107403	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 29 2024 23:54:39	Cap1/Justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
15107406	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 00:08:26	Cap1/Justice, Po Box 30253, Salt Lake City, UT 84130-0253
15107405	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 00:08:04	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15117252	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 00:08:12	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15107407	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:30	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15107409	+ Email/Text: bankruptcy@cavps.com	May 29 2024 23:57:00	Care Credit, 950 Forrer Blvd., Dayton, OH 45420-1469
15109148	+ Email/Text: bankruptcy@cavps.com	May 29 2024 23:57:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15107412	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2024 23:55:41	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15107413	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 00:08:32	Citibank North America, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
15147529	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 00:08:26	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15107415	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2024 23:55:45	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15107414	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 00:08:30	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15107417	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2024 23:56:00	Comenity Bank/Buckle, PO Box 182789, Columbus, OH 43218-2789
15107418	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2024 23:56:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
15107420	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2024 23:56:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15107419	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2024 23:56:00	Comenity Bank/Kay Jewelers, 3100 Easton Square Pl, Columbus, OH 43219-6289
15107421	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2024 23:56:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
15107422	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2024 23:56:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-2

User: auto

Page 3 of 7

Date Rcvd: May 29, 2024

Form ID: pdf900

Total Noticed: 102

15107423	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2024 23:56:00	Comentity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
15107428	Email/Text: mrdiscen@discover.com	May 29 2024 23:56:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15107427	Email/Text: mrdiscen@discover.com	May 29 2024 23:56:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15107426	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 00:08:32	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15107425	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 00:08:04	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15146193	Email/Text: bnc-quantum@quantum3group.com	May 29 2024 23:56:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15111092	Email/Text: mrdiscen@discover.com	May 29 2024 23:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15146651	+ Email/Text: kburkley@bernsteinlaw.com	May 29 2024 23:57:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15201825	Email/Text: ECMCBKNotices@ecmc.org	May 29 2024 23:56:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15107429	^ MEBN	May 29 2024 23:46:56	FMS Inc., PO Box 707600, Tulsa, OK 74170-7600
15323555	Email/Text: Bankruptcy@Freedommortgage.com	May 29 2024 23:56:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15147191	Email/Text: JCAP_BNC_Notices@jcap.com	May 29 2024 23:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15107411	Email/PDF: ais.chase.ebn@aisinfo.com	May 30 2024 00:19:01	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15107410	Email/PDF: ais.chase.ebn@aisinfo.com	May 29 2024 23:55:37	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15125601	+ Email/Text: RASEBN@raslg.com	May 29 2024 23:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15603987	+ Email/PDF: resurgentbknotifications@resurgent.com	May 30 2024 00:08:27	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15113533	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2024 00:08:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15107430	+ Email/PDF: resurgentbknotifications@resurgent.com	May 30 2024 00:08:04	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107434	+ Email/PDF: resurgentbknotifications@resurgent.com	May 30 2024 00:08:04	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107438	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2024 23:57:00	MCM, PO Box 2000, Warren, MI 48090-2000
15107439	^ MEBN	May 29 2024 23:46:46	MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15145371	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2024 23:57:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15137313	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2024 23:57:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15107440	^ MEBN	May 29 2024 23:47:33	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476

District/off: 0315-2

User: auto

Page 4 of 7

Date Rcvd: May 29, 2024

Form ID: pdf900

Total Noticed: 102

15107441	+ Email/Text: bnc@nordstrom.com	May 29 2024 23:56:40	Nordstrom FSB, 13531 E Caley Ave, Englewood, CO 80111-6505
15107442	+ Email/Text: bnc@nordstrom.com	May 29 2024 23:56:07	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15120840	+ Email/Text: bncnotifications@pheaa.org	May 29 2024 23:56:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
15107463	+ Email/Text: bncnotifications@pheaa.org	May 29 2024 23:56:00	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107444	+ Email/Text: bncnotifications@pheaa.org	May 29 2024 23:56:00	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15140918	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 00:08:40	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15139356	Email/Text: bnc-quantum@quantum3group.com	May 29 2024 23:56:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15107483	^ MEBN	May 29 2024 23:47:02	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15107482	^ MEBN	May 29 2024 23:47:37	RoundPoint Mortgage Servicing Corporatio, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
15144909	^ MEBN	May 29 2024 23:47:16	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd., Bldgs. 6 & 8, Charlotte, NC 28217-1932
15107484	Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:27	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15107487	Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:30	SYNCB/HHGregg, PO Box 965036, Orlando, FL 32896-5036
15107488	Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:30	SYNCB/JCPenney, PO Box 965007, Orlando, FL 32896-5007
15107491	Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:39	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15107494	Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:21	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15107485	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:28	Syncb/Gap, Po Box 965005, Orlando, FL 32896-5005
15107486	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:30	Syncb/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107490	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2024 23:53:20	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107489	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2024 23:55:31	Syncb/Levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15107492	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:48	Syncb/Toys R Us, Po Box 965005, Orlando, FL 32896-5005
15107493	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:07	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107497	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:11	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
15145975	^ MEBN	May 29 2024 23:46:07	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15107495	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:07	Synchrony Bank, C/o Po Box 965036, Orlando, FL 32896-0001

District/off: 0315-2

User: auto

Page 5 of 7

Date Rcvd: May 29, 2024

Form ID: pdf900

Total Noticed: 102

15107496	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:51	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15108375	^ MEBN	May 29 2024 23:46:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15107499	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:39	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107498	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:07	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15107500	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:40	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15107501	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:28	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107503	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2024 23:54:35	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107502	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2024 23:53:17	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15148239	+ Email/Text: bncmail@w-legal.com	May 29 2024 23:57:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15107504	+ Email/Text: bncmail@w-legal.com	May 29 2024 23:56:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15107505	+ Email/Text: bncmail@w-legal.com	May 29 2024 23:56:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15107506	+ Email/Text: BankruptcyNotice@upmc.edu	May 29 2024 23:57:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15143143	Email/Text: BNCnotices@dcmservices.com	May 29 2024 23:56:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15107507	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 00:08:39	Value City, 950 Forrer Blvd., Dayton, OH 45420-1469

TOTAL: 99

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603988	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15107431	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107432	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107433	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15107435	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107436	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107437	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15107464	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107465	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107466	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107467	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107468	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107469	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107470	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107471	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107472	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444

District/off: 0315-2

User: auto

Page 6 of 7

Date Rcvd: May 29, 2024

Form ID: pdf900

Total Noticed: 102

15107473	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107474	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107475	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107476	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107477	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107478	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107479	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107480	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107481	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15107448	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107449	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107450	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107451	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107452	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107453	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107454	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107455	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107456	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107457	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107458	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107459	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107460	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107461	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107462	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107445	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107446	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
15107447	*+	PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047

TOTAL: 0 Undeliverable, 46 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Daniel Philip Jones	on behalf of Creditor Roundpoint Mortgage Servicing Corporation djones@sterneisenberg.com bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmllawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Rainee S. Kirkland julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amatatt@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com

District/off: 0315-2

User: auto

Page 7 of 7

Date Rcvd: May 29, 2024

Form ID: pdf900

Total Noticed: 102

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbefcf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Steven P Kelly

on behalf of Creditor Roundpoint Mortgage Servicing Corporation skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 10